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**From:** Bob Maddocks [mailto:f18fighter@comcast.net]  
**Sent:** Thursday, February 11, 2010 3:45 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Comments regarding IRS Document 2010-02028

Dear Sir or Madam,

Here is our response to your request for comments to the government taking our IRA and 401K money in promise for a future annuity under IRS Document 2010-02028:

1. People have the freedom to make good and bad choices every day that affect their financial well being and retirement income. Leave them alone.
2. Many, like us, have scrimped and saved for over 40 years to build up retirement equity accounts and provide a secure future.
3. Ineffective and silly governmental "financial education" regulatory requirements merely add additional unneeded costs to financial institutions managing private accounts.
4. Keep your hands off our private IRAs and 401Ks.

Respectfully,

***Col and Mrs. Robert A. Maddocks, Jr. USMC (Retired)***  
Colorado Springs, CO